

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL W. SEWARD	§	Case No. 09-70257
DEBORAH L. SEWARD	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2009.
- 2) The plan was confirmed on 04/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/12/2010.
- 6) Number of months from filing or conversion to last payment: 21.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,420.31.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 54,507.06	
Less amount refunded to debtor	\$ 750.00	
<b>NET RECEIPTS</b>		<b>\$ 53,757.06</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,342.98	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,342.98</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY PHILIP H HART	Lgl	0.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Sec	0.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Sec	4,000.00	3,926.98	3,926.98	3,926.98	0.00
BENEFICIAL ILLINOIS INC	Sec	0.00	21,133.19	0.00	0.00	0.00
SANTANDER CONSUMER USA	Sec	14,000.00	16,809.07	14,000.00	14,000.00	1,605.71
SANTANDER CONSUMER USA	Uns	0.00	0.00	2,809.07	0.00	0.00
HEIGHTS FINANCE	Uns	2,024.19	2,024.19	2,024.19	0.00	0.00
HSBC AUTO FINANCE (f/k/a	Sec	20,000.00	20,000.00	20,000.00	20,000.00	0.00
HSBC AUTO FINANCE (f/k/a	Uns	7,500.00	7,503.53	7,503.53	0.00	0.00
ILLINOIS TITLE LOANS, INC	Sec	3,800.00	4,155.98	3,800.00	3,800.00	397.30
ILLINOIS TITLE LOANS, INC	Uns	0.00	0.00	355.98	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	7,474.04	6,268.40	6,268.40	2,706.22	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,316.66	1,316.66	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	3,977.87	3,977.87	3,977.87	3,977.87	0.00
AAA COMMUNITY FINANCE	Uns	400.00	646.67	646.67	0.00	0.00
ALL CREDIT LENDERS	Uns	5,116.49	673.93	673.93	0.00	0.00
AMERICAN MEDIATION &	Uns	10,018.31	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	304.75	490.72	490.72	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	828.64	923.26	923.26	0.00	0.00
CASH TO GO	Uns	200.00	364.29	364.29	0.00	0.00
ECMC	Uns	12,983.61	13,286.07	13,286.07	0.00	0.00
COLLECTION MASTERS, LLC	Uns	1,011.03	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,284.40	1,284.40	1,284.40	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	2,025.30	2,546.80	2,546.80	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	325.81	340.71	340.71	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	656.00	656.23	656.23	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	215.13	272.10	272.10	0.00	0.00
KP COUNSELING INC.	Uns	120.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	546.42	534.51	534.51	0.00	0.00
OVERHEAD DOOR	Uns	257.50	257.50	257.50	0.00	0.00
PERIDONTICS OF ROCKFORD, LTD	Uns	400.00	NA	NA	0.00	0.00
UW HEALTH PHYSICIANS	Uns	200.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE	Uns	500.00	632.50	632.50	0.00	0.00
TIDEWATER MOTOR CREDIT	Uns	0.00	10,565.89	10,565.89	0.00	0.00
WELLS FARGO BANK NA	Uns	0.00	4,210.95	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,926.98	\$ 3,926.98	\$ 0.00
Debt Secured by Vehicle	\$ 37,800.00	\$ 37,800.00	\$ 2,003.01
All Other Secured	\$ 3,977.87	\$ 3,977.87	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 45,704.85	\$ 45,704.85	\$ 2,003.01
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,268.40	\$ 2,706.22	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 6,268.40	\$ 2,706.22	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 47,485.01	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,342.98	
Disbursements to Creditors	\$ 50,414.08	
<b>TOTAL DISBURSEMENTS:</b>		\$ 53,757.06

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/19/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.